

UNITED STATES BANKRUPTCY COURT
Northern District of California

In re: JAMES WESLEY FOWLER and TERESA MARIE FOWLER, Debtor(s)	Bankruptcy No.: 14-43816 RLE R.S. No.: RPZ-228 Hearing Date: April 19, 2017 Time: 1:30 p.m.
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Relief From Stay Cover Sheet

Instructions: Complete caption and Section A for all motions. Complete Section B for mobile homes, motor vehicles, and personal property. Complete Section C for real property. Utilize Section C as necessary. If moving party is not a secured creditor, briefly summarize the nature of the motion in Section D.

(A) Date Petition Filed: September 18, 2014	Chapter: 13
Prior hearings on this obligation:	Last Day to File §523/§727 Complaints:
(B) Description of personal property collateral (e.g. 1983 Ford Taurus):	

Secured Creditor ☐ or lessor ☐

Fair market value: \$	Source of value:
Contract Balance: \$	Pre-Petition Default:\$
Monthly Payment: \$	No. of months:
Insurance Advance: \$	Post-Petition Default:\$
	No. of months:

(C) Description of real property collateral (e.g. Single family residence, Oakland, CA): 3722 Sailboat Dr, Discovery Bay, California 94514-1752

Fair market value: \$369,910.00	Source of value: Debtor(s) Bankruptcy Schedules A & D
	If appraisal, date:

Moving Party's position (first trust deed, second, abstract, etc.): First Trust Deed

Approx. Bal. \$417,679.72	Pre-Petition Default: \$98,067.36
As of (date): March 15, 2017	No. of months: 38
Mo. payment: \$ 3,018.63	Post-Petition Default: \$85,683.70
Notice of Default (date): n/a	No. of months: 29
Notice of Trustee's Sale: n/a	Advances Senior Liens: \$

Specify name and status of other liens and encumbrances, if known (e.g. trust deeds, tax liens, etc.):

Position	Amount	Mo. Payment	Defaults
1 st Trust Deed: Movant	\$417,679.72	\$3,018.63	\$183,751.06
2 nd Trust Deed:	\$0.00	\$	\$
	\$0.00	\$	\$
	\$0.00	\$	\$
Costs of Sale (8%)	\$29,592.80	\$	\$
	(Total) \$447,272.52	\$3,018.63	\$183,751.06

(D) Other pertinent information:

- ☐ No loan modification prior to bankruptcy and/or prior to the date the motion is filed.
- ☐ Loan modification initiated by borrower, but was closed on __/__/__ for failure to provide required documentation.
- ☒ Loan modification prior to bankruptcy and/or prior to the date the motion is filed.
- ☐ Loan modification: Debtor's request is pending. ☐ Loan modification: Modification in trial period.
- ☐ Loan modification: No decision yet. ☐ Loan modification: Denied in writing (attached hereto)

Dated: March 28, 2017	<div style="text-align: center;"> _____ Signature ROBERT P. ZAHRADKA Print or Type Name Attorney for Wells Fargo Bank, N.A. </div>
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